

In re:
Wayne R. Hammond
Jennifer L. Hammond
Debtors

Case No. 20-11562-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 17, 2025

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Wayne R. Hammond, Jennifer L. Hammond, 3748 Cedar Crest Road, Bensalem, PA 19020-1409
14493941	+ PENNSYLVANIA HOUSING FINANCE AGENCY, CO Rebecca A Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia PA 19106-1541

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 18 2025 00:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2025 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14482582	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 18 2025 00:41:51	Caine Weiner, Po Box 5010, Woodland Hills, CA 91365
14482583	+ Email/Text: bankruptcy@capvs.com	Mar 18 2025 00:42:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14483781	+ Email/Text: bankruptcy@capvs.com	Mar 18 2025 00:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14482584	+ Email/Text: bankruptcy.notices@hdfsi.com	Mar 18 2025 00:53:00	Esb/harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
14505002	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 18 2025 00:41:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14482585	^ MEBN	Mar 18 2025 00:33:08	KML Law Group PC, 701 Market Street, Suite 5000 BNY Mellon Independence Ctr, Philadelphia, PA 19106-1538
14482586	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 18 2025 00:42:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14482587	+ Email/Text: blegal@phfa.org	Mar 18 2025 00:42:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
14504524	+ Email/Text: blegal@phfa.org	Mar 18 2025 00:42:00	Pennsylvania Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101-1406
14482588	+ Email/Text: bankruptcy@savit.com	Mar 18 2025 00:53:00	Sa-vit Collection Agen, 46 W Ferris St, East Brunswick, NJ 08816-2159
14620211	^ MEBN	Mar 18 2025 00:33:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14482589	+ Email/Text: bnc-thebureaus@quantum3group.com		

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Mar 18 2025 00:41:00

The Bureaus Inc, 1717 Central St, Evanston, IL
60201-1507

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
JOHN M. KENNEY	on behalf of Debtor Wayne R. Hammond jken330@comcast.net Kathy@jkenneylaw.com
JOHN M. KENNEY	on behalf of Joint Debtor Jennifer L. Hammond jken330@comcast.net Kathy@jkenneylaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Wayne R. Hammond)	Case No. 20-11562-djb
)	
Jennifer L. Hammond)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 17, 2025

For The Court

Timothy B. McGrath
Clerk of Court